

**Information to identify the case:**Debtor 1 **Dorethea Yvonne Nelson**Social Security number or ITIN **xxx-xx-3339**

First Name Middle Name Last Name

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

EIN ---

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 February 12, 2016**Case number: **16-30600-KLP****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Dorethea Yvonne Nelson	
2. All other names used in the last 8 years		
3. Address	3111 Montrose Ave. Richmond, VA 23222	
4. Debtor's attorney Name and address	Rudolph C. McCollum Jr. P.O. Box 4595 Richmond, VA 23220	Contact phone (804) 523-3900 Email: <a href="mailto:rudymc@mccollumatlaw.com">rudymc@mccollumatlaw.com</a>
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 415 E. Atlantic Street South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: <a href="mailto:bruce.robinsontr@gmail.com">bruce.robinsontr@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: February 17, 2016
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 21, 2016 at 11:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: May 20, 2016</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors	
<b>11. Creditors with a foreign address</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 &gt;

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877-837-3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>)</i></p> <p><b>ATTENTION DEBTORS:</b> Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a>) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Dorethea Yvonne Nelson  
 Debtor

Case No. 16-30600-KLP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: luedeckert  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Feb 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2016.

db  
 13239659 +Dorethea Yvonne Nelson, 3111 Montrose Ave., Richmond, VA 23222-2511  
 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666  
 (address filed with court: Dominion Virginia Power, P.O. Box 26543,  
 Richmond, VA 23290-0001)  
 13239661 +Frontline Assets Strategies, L, 2700 Snelling Ave. North, Ste. 250,  
 Saint Paul, MN 55113-1783  
 13239663 +Henrico Cardiology Associates, 7702 E Parham Rd # 106, Richmond, VA 23294-4375  
 13239664 +Henrico Doctor's Hosp, P.O. Box 538658, Atlanta, GA 30353-8658  
 13239666 Labcorp, P.O. Box 2240, Burlington, NC 27216-2240  
 13239667 +NPAS Solutions, LLC, P.O. Box 740760, Cincinnati, OH 45274-0760  
 13239674 +THE CBE GROUP, Payment processing Center, P.O BOX 2337, Waterloo, IA 50704-2337

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty  
 E-mail/Text: rudy@mccollumatlaw.com Feb 18 2016 02:42:16 Rudolph C. McCollum, Jr.,  
 P.O. Box 4595, Richmond, VA 23220

tr  
 +EDI: QBEROBINSON.COM Feb 18 2016 02:33:00 Bruce E. Robinson, P.O. Box 538,  
 415 E. Atlantic Street, South Hill, VA 23970-2701  
 13239652 +EDI: RMCB.COM Feb 18 2016 02:33:00 Amca, 2269 S Saw Mill, Elmsford, NY 10523-3832  
 13239654 +EDI: AGFINANCE.COM Feb 18 2016 02:33:00 American General Financial/Springleaf Fi,  
 Springleaf Financial/Attn: Bankruptcy De, Po Box 3251, Evansville, IN 47731-3251  
 13239655 E-mail/Text: bankruptcy@bbandt.com Feb 18 2016 02:42:48 BB & T, Attn: Bankruptcy Dept,  
 Po Box 1847, Wilson, NC 27894-0000  
 13239656 +E-mail/Text: bankruptcy@cbecompanies.com Feb 18 2016 02:43:31 Cbe Group,  
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976  
 13239657 +EDI: CHASE.COM Feb 18 2016 02:33:00 Chase Card Services, Attn: Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 13239658 +E-mail/Text: bankruptcy@co.henrico.va.us Feb 18 2016 02:43:37 County of Henrico,  
 Dept of Public Utilities, PO Box 90775, Richmond, VA 23273-0775  
 13239660 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Feb 18 2016 02:43:47  
 Firstpoint Collections, 225 Commerce Place, P.O. Box 26140, Greensboro, NC 27402-6140  
 13239662 +EDI: RMSC.COM Feb 18 2016 02:33:00 GECRB/Lowes, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 13239665 EDI: IRS.COM Feb 18 2016 02:33:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 13239668 EDI: PRA.COM Feb 18 2016 02:33:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,  
 Norfolk, VA 23541-0000  
 13239671 EDI: AGFINANCE.COM Feb 18 2016 02:33:00 Springleaf Financial S, 601 Nw 2nd St,  
 Evansville, IN 47701-0000  
 13239670 EDI: AGFINANCE.COM Feb 18 2016 02:33:00 Springleaf Financial S, Po Box 3251,  
 Evansville, IN 47731-0000  
 13239672 EDI: AGFINANCE.COM Feb 18 2016 02:33:00 Springleaf Financial Services, P.O. Box 742536,  
 Cincinnati, OH 45274-0000  
 13239653 EDI: AGFINANCE.COM Feb 18 2016 02:33:00 American General Financial,  
 Springleaf Financial/Bankruptcy, Po Box 3251, Evansville, IN 47731-0000  
 13239673 +EDI: RMSC.COM Feb 18 2016 02:33:00 Synch/sams Club, Po Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13239669 ##+SCI, P.O. Box 85005, c/o Radiology Assoc of Richmon, Richmond, VA 23285-5005

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
 Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
 bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 19, 2016

Signature: /s/Joseph Speetjens

District/off: 0422-7

User: luedeckert  
Form ID: 309A

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Feb 17, 2016

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2016 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,  
therese.rogerstra@gmail.com;ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com  
Rudolph C. McCollum, Jr. on behalf of Debtor Dorethea Yvonne Nelson rudy@mccollumatlaw.com,  
mccollumatlaw301@gmail.com

TOTAL: 2